

**From:** Steve Cushman <scushman@georgeschmitt.com>  
**Sent:** Monday, September 21, 2015 6:52 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

We are aware the Department of Labor has issued a proposed rule that would take away the current ability of self-directed individual investors to use listed-options in their IRAs. We believe this is a misguided attempt at making IRA's "safer". Options are an attractive way of increasing returns on any investment and are no more dangerous than traditional equities. I have used them in my IRA for over 10 years.

Please reconsider this rule and continue to allow option usage in self-directed IRA's.

Thank you,  
Stephen Cushman